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From George R. Allen Date (MM/DD/YYYY) 1/18/202
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January 15, 2002

Ms. Renata Hesse Trial Attorney Antitrust Division Department of Justice 601 D Street NW, Suite 1200 Washington, DC 20530

Dear Ms. Hesse:

I'm a 13-year veteran and financial representative with Northwestern Mutual who has seen first hand how the continued litigation of Microsoft has had a negative impact on the economy and success of the small business I deal with on a daily basis.

My client base is predominantly made up of small businesses, and I can say definitively that the current economic recession we are dealing with has been detrimental to their bottom lines. By pursuing further litigation against Microsoft, the cost of software and technology will most certainly rise. With my clients operating on tighter budgets, my business is adversely effected, as well. I think it is evident that not accepting the settlement of this case would be to encourage further negative economic conditions.

By taking this battle back to the marketplace, Microsoft's competitors can demonstrate that they are committed to promoting economic prosperity, instead of furthering litigation at the risk of raising the price of technology and software for all consumers.

Thank you.

Bestregards.

George R. Allen, CLU, ChFC

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